

# Exhibit N

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**From:** Roxanna Carr  
**Sent:** Thursday, May 21, 2020 3:56 PM  
**To:** James.Turner@thehartford.com  
**Cc:** Richard S. Cornfeld; Daniel S. Levy  
**Subject:** Letter of Representation re Robert A. Levy, D.M.D., LLC

Mr. Turner,

Please see the attached representation letter in regard to the claim by Robert A. Levy, D.M.D., LLC.

Roxie Carr  
Paralegal  
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May 21, 2020

Mr. James Turner  
Hartford Casualty Insurance Company

Re:    Claim Number                      CP0018736269  
      Your Insured                        Robert A. Levy, D.M.D., LLC  
      Claimant:                             Robert A. Levy, D.M.D., LLC  
      Policy No.:                            84 SBA RV5801  
      Date of Loss:                         Ongoing due to COVID-19

Dear Mr. Turner,

We write on behalf of our client, Robert A. Levy, D.M.D., LLC, regarding Claim No. CP0018736269 and in response to your May 20, 2020 email. Please allow this letter to serve as our formal letter of engagement by Robert A. Levy, D.M.D., LLC on this matter. We hereby request that all further communications and contacts concerning this claim be directed to the undersigned.

In light of the exigent circumstances, we request that Hartford Casualty Insurance Company ("Hartford") provide a decision on whether Hartford will extend coverage within 7 days of this letter. Our client will only undertake the costs and expense of providing Hartford with the requested information regarding the extent of his loss if Hartford acknowledges that it will be accepting coverage. Absent Hartford's acceptance of coverage, we must presume that Hartford's request for information is not relevant to the coverage decision and is intended only to harass the insured. If Hartford decides to deny our client's claim, we would ask for a written explanation of the basis relied on in the insurance policy for the denial of the claim. We also ask that any such written denial include reference to the specific statute, applicable law or policy provision, condition or exclusion on which the denial is based with an explanation of the application of that statute, applicable law or provision, condition or exclusion to the claim.

We look forward to Hartford's response and request that you please provide us with that response by no later than May 28, 2020.

Sincerely,

DocuSigned by:

*Rick Cornfeld*

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Richard S. Cornfeld